Inspira- Journal of Modern Management & Entrepreneurship (JMME) ISSN : 2231–167X, Impact Factor: 6.280, Volume 12, No. 01, January-March 2022, pp. 207-216

INFLUENCE OF SOCIAL REFERENCE GROUP AND PERSONALITY TRAITS ON AUTOMOBILE BUYING DECISION: A RESEARCH ON YOUTH

Pooja Yadav* Dr. P. K. Gupta Dr. Nischay Kr. Upamannyu

ABSTRACT

The present study will enable to apprehend the relationship between social reference group and personality trait on automobile buying. Impact of social reference groups is one of the intuitive and instinctive factors that can form a customer for buying product. The main objective of the study is to assess the relationship among social reference groups and personality traits on buying decisions of customers towards automobile in Gwalior region. The study was causal in nature and data was collected from 200 respondents those who were automobile seeker available in Gwalior region. To examine the effect of demographic on buying decision. The Structural Equation Modelling was used to evaluate the cause and effect relationship between personality trait and buying decision and social reference and buying decision.

KEYWORDS: Social Reference Growth, Personality Traits, Buying Decision, Automobile Industry.

Introduction

"Social reference group" includes collection of friends, family members, opinion leaders, and celebrities. View that nearly all individuals in society belong to certain groups, and social reference groups influence their attitudes and conduct is holed by Sociologists, social psychologists, and cultural anthropologists. From where we take cues, these groups in effect comes from those reference points. Our preference for particular brands or categories of products is get affected by this phenomenon and many a times our purchase decision is get influenced by this phenomenon. We are compelled by underlying forces to make the choices that reflect our sense of belonging towards, or the influence or aspiration we seek or receive from our reference group. This evidence belongs to research conducted by (J.Yang, X & H.Lee,(2007) What a person actually is .Person reflects the personality which also includes his thoughts, and feelings and behavior, interaction with the society and other fellow human beings is responsible for this overt behavior. Each and every individual's personality cannot be same in every sense; these personality traits greatly influence the behavior of any individual in buying an automobile according to his/her personality.

According to, Kotler (2009), Social factors such as opinions of their family or friends are affects the consumer while making a purchase decision and family has a great influence on consumers while purchasing an expensive product. According to consumers get easily engaged with social network sites in their buying decision process with the purpose of seeking their contacts 'opinions about products, because they acquire more valuable information from their friends of family rather than unknown people so, this research also aims to investigate how the social reference of family member, peer group and friends are influential on their purchasing decision of automobile. The behavior of consumers also affected by the role models like celebrities and sports personalities. However this study says that most consumer behavior of young executives for the purchase of automobile is mostly influenced by formal reference groups, and personality traits personality.

^{*} Research Scholar, Jiwaji University, Gwalior, M.P., India.

Assistant Professor, M. L. B. Government College, Gwalior, M.P., India.

Assistant Professor, Prestige Institute of Management, Gwalior, M.P., India.

Literature Review

Relationship between personality trait and buying decision

- Philip Thomas (2015) observed about the influence of personality on the buying behavior and result was the personality is a significant predictor of consumer buying behavior. Of the five personality variables, agreeableness had the strongest influence on buying behavior while neuroticism had the least influence.
- Agbo J. C. Onu (2014) analyzed about the Personality plays a significant role in the consumer buying behavior and result show that factors of personality at dominance in influencing the buying decisions some factors such as social character and ethnocentrism in Trait theory, complaint and aggressiveness in Neo-Freudian theory have significant relationship with the buying behavior of the people.
- Marcus Garvey Orji1(2017) Analyzed about the impact of personality factors on consumer buying behavior and result show that extraversion was directly related to positive consumption emotions and neuroticism predicted negative consumption-based emotions.
- Sagini Thomas Mathai1 (2014) observed about the influence of /relations between the impulse buying on different personality traits. Result show that in impulse buying behavior the personality of individuals has tremendous impact.
- Wen-Chin Tsao (2010) Analyzed about the big five personality traits as its antecedents to explore their impact on hedonic and utilitarian purchase motivation and the effect of purchase intention on subsequent purchases. Show that hedonic purchase motivation is positively influenced by three of the big five traits: neuroticism, extraversion, and openness to experience.
- Aysel Ercis1(2017) Analyzed about the relationship among Big Five personality factors, compulsive buying and result shows that the perception levels of participants in the way of variables, the highest-valued personality factors are agreeableness and conscientiousness, while the lowest-valued personality trait is emotional stability. The perception level of compulsive buying tendency is very low.
- F.B. Kennedy (2015) Analyze about the relationship between the personality traits and impulsive buying behavior results shows that there is a strong positive relationship between the personality traits and impulsive buying behavior and positive relationship between personality traits and compulsive buying behavior.

Relationship between Social reference and Buying Decision

- Syed Asghar Reza (2013) analyzed the affect of social reference group on buyer and founded that this phenomenon affects buyers preferences for particular brands or products and influences buyers purchase decisions relating to them.
- Abdel Fattah Mahmoud (2014) analyzed the Types of reference groups that affects buyer decision and founded those Types of reference groups that affects buyer decision are Tangible and Intangible groups.
- Leena Aarikka-Stenroos (2014) searched that how the buyer can mobilize experience-based information and founded that buyer can mobilize experience-based information from divergent actors in the business environment.
- Semila Fernandes (2014) observed that what comes under social references that act as social influencers towards buying decision and founded that role and family influences, social classes, culture and subculture comes under social references.
- Prof. Priti D Salvi (2015) observed that what category of social reference act as an influencing factor for car buying decision and founded that Category of peer group act as an influencing factor for car buying decision.
- Som Aditya Juyal (2009) observed to find out the contribution of family members as a social
 reference in buying decision and founded that Family members may have different contribution
 in making buying decision; They may initiate demand or contribute information, and they may
 decide on where to buy, which brand and style to buy, how to pay for the products, how to
 consume any product, what benefit to expect from such products, and how to share their roles in
 maintaining the product.

- Yong-Ki Lee (2016) analyzed about how group buying as a social reference affect buying decision and founded that Group buying as a social reference affect buying decision because in group buying, sharing of experience of group members among themselves creates the reputation of that product.
- Shu-Mei Tseng (2016) analyzed that whether the related recommendation as a social reference helps to take purchase decision or not and founded that Yes, related recommendation as a social reference helps to take purchase decision.

Rationale of the Study

The present study will enable to apprehend the relationship between social reference and personality trait on automobile buying. Today's scenario is full of technology and at every pace and the change in technology is going to be challenging for the automobile industry. Hence, the automobile industry keep seeking opportunity to use various strategically tools just like as social reference and personality trait to dilute the attention of youth from changing pace of technology toward their relationship and their own personality. Today's automobile industries are designing the automobiles such as bike and car according to the individual's personality and also design the features according to the needs and wants of the consumer. In today's scenario automobile industries adopt the innovative features and designs to attract the mind of customers towards their product. Today's youth buy the automobile which suits their personality. This study will be beneficial for automobile industry as they can manufacture the automobile according to the personality of the customer and satisfy the need and demand of customer.

Objectives of the Research

- To design, develop and standardize measure for evaluating reliability and validity of social reference and personality trait on automobile buying decision.
- To identify the underlying factors of social reference, personality trait and buying decision and confirm through Confirmatory factor analysis.
- To establish the cause and effect relationship between personality trait and buying decision and social reference and buying decision through SEM
- To check the effect of demographic on buying decision
- To find out differences on buying decision within the group of demographic
- To open avenues for further decision

Research Hypothesis

- H₀₁: There is no relationship between social reference and buying decision
- H₀₂: There is no relationship between the personality traits and buying decision
- **H**₀₃: There is no effect of fixed factor- Age on buying decision
- H₀₄: There is no effect of fixed factor- Income on buying decision
- **H**₀₅: There is no effect of fixed factor- Occupation on buying decision
- H₀₆: There is no effect of fixed factor- social reference on buying decision

H₀₇: There is no effect of fixed factor- personality traits on buying decision

Research Methodology

The Study

The study was causal in nature and survey method was applied for collecting data.

Sample Design

- **Population:** The populations in the current study were the entire automobile seeker in the Gwalior city.
- **Sample size:** Size of population in the current study was 200 respondents those who were automobile seeker available in Gwalior.
- **Sampling elements:** An individual respondent was treated as sampling element in the current study.
- Sampling technique: Non-probability purposive sampling technique was used in current study.

209

• **Sampling frame:** sample frame was not available.

Description of Sample

Three constructs were used (Social reference, personality trait, buying decision) in the current study. In all, 230 questionnaires were distributed and out of them 200 were received eventually, in those 30 were not filled properly. Total of 200 customers with varying demographic groups were taken as respondent from Gwalior city in Madhya Pradesh. These variables consist of age, occupation, and income.

Tools for Data Collection

The questionnaire on Likert Type of Scale would be used to collect the respondent. The constructs in this study were developed by using measurement scales adapted from prior studies. A modification was made to the scale to fit the purpose of the study. All constructs were measured using Five - point Likert scale which anchors strongly Disagree (1) and strong Agree (5). All statements used in the questionnaire were positively worded.

- Fifteen (15) statements of **Social Reference** scale were adapted from Park and Lessig, (1977) where reliability was reported to be 0.884. The modified social reference scale was then tested through cronbach's Alpha reliability test which was found to be 0.861 and The 12 items were measured, After removing one more statement Cronbach's Alpha value was found to be .849 which was accepted.
- Thirty six (36) items of **Personality Traits** was adapted from Aaker j. (1997) Where, value of Cronbach's alpha reliability was reported as 0.949. After that the questionnaire of 30 statements was checked and the cronbach's value was found to be 0.939.
- **Buying decision** was assessed through the nine statement adapted from Sambanandam and lord (1995), Ferber (1977), Illingworth (1999), Richard (1995), Ajit (2009) where reliability was reported to be .814.

Tools for Data Analysis

- Reliability test was applied to check the reliability of questionnaire of the entire variable that was used in current study.
- Exploratory factor analysis was applied to find out the underlying factors of Social reference, Personality traits and buying decisions and Confirmed through Confirmatory factor analysis.
- Cause and Effect relationship was checked through Structural Equation Modeling
- ANCOVA test was applied to evaluate the effect of Demographics on buying decision with respect of two wheeler Automobile.

Results and Interpretation

Reliability & Factor Analysis of Social Reference

The Cronbach's reliability test was applied to check the reliability of statements used in the questionnaires.

The reliability test revealed the value of cronbach's Alpha was found (.884) and total numbers of statements were fifteen in social reference. All though, the value of cronbach's alpha was found good enough to threshold value (0.7). Then, Factor analysis was applied to find out underlying factors of social reference, checked through KMO value and the value of KMO was found 0.851, indicating that the social reference sample was adequate enough to consider the data as normally distributed. The Bartlett's test of sphericity leads a null hypothesis that the item to item correlation matrix is identical matrix. The result of Bartlett's test of sphericity was evaluated through the Chi-Square value of 1209.701 which is significant at 0.000% level of significance. Therefore, the null hypothesis stating item to item correlation as identity matrix' is rejected; indicating that the data is suitable and normally distributed so it can be used for factor analysis. After dropping out one statement, again cronbach's reliability test was applied and the value of cronbach's reliability was found 0.849, value of KMO was 0.829 and value of Bartlett test was found 772.006 significant at 0% level of significance and null hypothesis was rejected, resulting that item to item correlation is not identical matrix.

Reliability & Factor Analysis of Personality Trait

The reliability test revealed the value of cronbach's Alpha was found (.949) and total numbers of statements were thirty six in personality trait. Then, Factor analysis was applied to find out underlying factors of personality trait, checked through KMO value and the value of KMO was found 0.908, indicating that the social reference sample was adequate enough to consider the data as normally distributed. Then, all the thirty statements were converged into six factors and three statements was dropped out because it has less than 0.6 loading value. After dropping out one statement, again cronbach's reliability test was applied and the value of croanbach's reliability was found 0.931 value of KMO was 0.898 and value of Bartlett test was found 3528.811 significant at 0% level of significance and null hypothesis was rejected, resulting that item to item correlation is not identical matrix.

Reliability & Factor Analysis of Buying Decision

The reliability test revealed the value of cronbach's Alpha was found (.814) and total number of statements was nine in buying decision. Then, Factor analysis was applied to find out underlying factors of buying decision, checked through KMO value and the value of KMO was found 0.807, indicating that the buying decision sample was adequate enough to consider the data as normally distributed. The Bartlett's test of sphericity lead a null hypothesis that the item to item correlation matrix is identical matrix. After dropping out two statement, again croanbach's reliability test was applied and the value of cronbach's reliability was found 0.764, value of KMO was 0.761 and value of Bartlett test was found 327.885 significant at 0% level of significance and null hypothesis was rejected, resulting that item to item correlation is not identical matrix.

Confirmatory Factor Analysis

Confirmatory Factor Analysis (CFA) was employed first before proceeding to structural equation models to see the relationships between observed measures or indicator and latent variables or factors. In this research, CFA was employed to test the clarity of the factor structure.

CFA of social reference

A 11 items scale of Social reference was adapted from Park & Lessing (1977) and exploratory factor analysis was employed to identify the latent factor. After applying CFA, three factors were extracted. It was found that due to these statements of social reference (Q1, Q7, & Q11) CFA model was not found to be fit. Hence, these statements were eliminated after applying CFA. After the deletions of these questions model was found to be a good fit. The value of 2 was found to be 28.251 (DF = 17 and P = 0.042).

Hence, the model was found to be a good fit as indicated by regression weight.



211



A 26 items scale of personality trait was modified. Three statement were taken from Aaker j. (1997) assessed and five statements were developed. Exploratory factor analysis was employed to identify the latent factor. After applying CFA, five factors were extracted. It was found that due to these statements of social reference (Q1, Q3, Q7,Q12,Q13,Q15,Q19, Q28 Q,29 Q,33 & Q34) CFA model was not found to be fit. Hence, this statement was eliminated after applying CFA. After deletion of this statement CFA was found to be a good fit. The results of CFA indicated through 2 value. The value of 2 was found to be 99.503 (DF = 80 and P = 0.069).

CFA of buying decision

A seven item scale of buying decision was developed and modified. Three statement were taken from Sambanandamandlord (1995), Ferber (1977), Illingworth (1999), Richard (1995), Ajit (2009), assessed and two statements were developed. After applying EFA, all the statement used converged into two factor. Although, there was no requirement to apply CFA but for knowing the regression weight, CFA was applied. It was found that the initial standardized regression weight of all items was found to be more than the threshold value 0.5. Hence, none of the statement was eliminated after applying CFA. The value of 2 was found to be 15.768 (DF = 8 and P =.046).



Structural Equation Modeling (SEM)

In order to test the relationships between constructs as hypothesized in the proposed theory, the measurement model is transformed to the structural model (Hair et al., 2010). SEM is specified by the transformation of covariance's between constructs and into path estimates; the hypothesized causal relationships. Exogenous constructs, independent predictors, are identified and the relationship between them is fixed at zero; while, for endogenous constructs, outcomes are identified, and Error terms are added to them since they are not fully explained. SEM is an addition to other multivariate techniques, particularly, factor analysis and multiple regression.

This is an SEM Process where, Maximum Likelihood estimation method was employed so as to evaluate the hypothesized relationship between brand trust, perceived value and brand loyalty. It works on the principal that the observed co variances are drawn from a population assumed to be the same as that reflected in the co-efficient estimates. Maximum likelihood chooses those estimates which have the greatest probability of replicating the observed data. In the current model, three cause and effect relationship were establish between Perceived value and Brand Trust; Brand Trust and Brand Loyalty and Perceived Value and Brand Loyalty. These cause and effect relationship were examined through SEM model. The following table shows the relationship obtained between the different variables.



The results were found 5% level of significant at 0% level of significance and 5 % level of significance

Absolute Fit Indices

Model fit means the degree to which a hypothesized model is consistent with the collected data. There are many fit indices suggested. The selection of the indices depends on the judgment of the researcher which, according to him best fits the model. Included in this category is the Chi-square test, RMSEA, GFI, AGFI, RMR and SRMR.

Chi-Square

The most commonly used tests for assessing model fit it the chi-square (2) goodness of fit test. A significant chi-square indicates that the null hypothesis will be rejected and an insignificant chi square indicates that the null hypothesis would be accepted. Thus, the Chi-Square statistic clearly revealed that value of Chi-square test was found to be 40.056 which is significant at 0.155 level of significance and degree of freedom was 32. According to Hatcher (1994), the chi- square/DF ration should be at least 2. The degree of freedom from chi-square is 1.252, less than the cut off value of 2.

Goodness of Fit Indices

The result of model fit indicates that most of the goodness of fit indices were found to be good with their relative recommended thresholds. The fit indices of SEM are showing (GFI) of 0.983. The model result indicates that the other goodness of fit indices was also found to be good with respect to their relative recommended thresholds; CFI= 0.956; NFI = 0.929; TLI = 0.891. The results implied that it has a good model fit.

Discussion

- H_{01} : There is no cause and effect relationship between social reference and buying decision. Syed Asghar Reza and Suman Valeecha mention in their (2013) study that social reference value contributes towards buying decision among automobile. The hypothesis was tested through the results of SEM using AMOS 18. The results reveal the significance of the path estimate with a path estimate of 1.832, t-value = 3.555, and p =0.000 and it was found to be significant at 0.0001 level of significance between Perceived Value and Brand Trust. Therefore, the hypothesis H01 is not supported, indicating that there is cause and effect positive relationship between social reference and buying decision in context of automobile buying decision.
- H₀₂: There is no cause and effect relationship between personality trait and buying decision. Mercus Garvey Orji, Bello Sabo, Muktar Y.Abubakar , .Abubakar D. Usman (2017) study that factor of personality dominance influencing the buying behavior H02 was tested through SEM using AMOS 18. The results reveal the significance of the path estimate with a path estimate of .447, t-value= 2.83, and P=0.005 and it was found to be significant at 5% level of significance between personality trait and buying decision. Therefore the hypothesis H02 is not supported, indicating that there is significant relationship between personality trait and buying decision but there is no relationship at 0% level of significance in the context of automobile buying decision.

Table 11: ANCOVA Analysis Levene's Test of Equality of Error Variances^a

Dependent Variable: buving decision

,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
F	df1	df2	Sig.
1.885	22	141	.015

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

To select appropriate Post Hoc test Levene's test of equality of error variances was applied. The value of 'F' was found to be 1.885 which is significant at 1.5% level of significance, indicating that Null hypothesis is not rejected at 5% level of significance.

Discussion

- **H**₀₃: **There is no effect of fixed factor- Age on buying decision**The effect of fixed factor 'Age'on buying decision was tested using ANCOVA.The value of F was found to be .149 significant at 1.930 level of significance. Therefore, the null hypothesis is not rejected at 5% level of significance indicating that there is no effect of fixed factor 'Age' on buying decision.
- **H**₀₄: **There is no effect of fixed factor- Income on buying decision** The effect of fixed factor 'Income'on buying decision was tested using ANCOVA. The value of F was found to be .010 significant at 4.769 level of significance. Therefore, the null hypothesis is not rejected at 5% level of significance indicating that there is no effect of fixed factor 'Income' on buying decision.
- **H**₀₅: **There is no effect of fixed factor- Occupation on buying decision** The effect of fixed factor 'Occupation'on buying decision was tested using ANCOVA.The value of F was found to be .929 significant at .150 level of significance. Therefore, the null hypothesis is not rejected at 5% level of significance indicating that there is no effect of fixed factor 'Occupation' on buying decision.
- H₀₆: There is no effect of fixed factor- social on buying decision The effect of fixed factor 'Social' on buying decision was tested using ANCOVA. The value of F was found to be .003significant at 9.384 level of significance. Therefore, the null hypothesis is not rejected at 5% level of significance indicating that there is no effect of fixed factor 'Social' on buying decision.
- H₀₇: There is no effect of fixed factor- personality on buying decision The effect of fixed factor 'Personality' on buying decision was tested using ANCOVA.The value of F was found to be .001significant at 11.474 level of significance. Therefore, the null hypothesis is not rejected at 5% level of significance indicating that there is no effect of fixed factor 'personality' on buying decision

Suggestion and Limitation

In the current study, only 200 respondents were used as sample which cannot be considered as good enough therefore this should be improved in the further researches. The current study used non-probability sampling technique to collect the response from respondents which cannot be considered to be a foolproof techniques. Hence, probability technique should be used to collect respondents so that study would become more generalized. The current study was conducted in Gwalior city only which limits the scope of the study. Hence, the area of data collection should also be increased.

Implication of the Study

Current study is very useful and can be utilized by the managers who engage themselves in understanding social reference, personality trait, buying decision. These variables can be used to understand the customers' needs and making them satisfied. The study can be used by different researcher to evaluate the different factors in different prospective. It will also help the manager in knowing the parameters through which they can more satisfy to their customer. This study can also be used as a foundation for researchers to conduct further studies in different context.

Conclusion

The driving purpose behind pursuing this study was to determine the relationship between social reference, personality trait and buying decision. Buying decision was chosen as the dependent variable and the impact of above - mentioned independent variables were checked on it. Through our analysis, we came to know that there was a relationship of buying decision with all of the independent variables, which implies that the null hypothesis was rejected. Independent variables are positively and significantly linked with the dependent variable, which shows the Buying decision can be achieved by improving social reference and Personality trait. The purpose of this study was to develop and implement a method to improve the buying decision of the automobile seeker for automobile (two wheeler). The study also explored the relationship between social reference, personality trait and buying decision in automobile.

References

- Agbo J. C. Onu, PhD.Akhimien, Emmanuel (Bsc, MBA, Msc),ORJI, Marcus Garvey (Bsc, MBA, Msc)(2014). Assessing the Relationship between Personality Factors and Consumer Buying Behavior in South Eastern Nigeria: International Journal of Business and Social Science Vol. 5, No. 11(1).
- Al-Azzam, Dr. Abdel Fattah Mahmoud (2014), Evaluating effect of social factors affecting consumer behavior in purchasing home furnishing products in jordan:British Journal of Marketing Studies, Vol.2,No.7, 80-94.
- 3. Aysel Ercis1, Musa Unalan (2017), Relationship among big five personality traits, compulsive buying and variety seeking: Journal of Management, Marketing and Logistics.
- 4. Fernandes.Semila, Londhe, Dr B.R. (2014), Working women and Non working women buying behavior: Influence of Social reference groups on the purchase of products-A review: Indian Journal of commerce and business studies, Vol 5. Issue 2, 91-98.
- 5. Ivan Wen (2009), Factors affecting the online travel buying decision: a review: International Journal of Contemporary Hospitality Management, Vol. 21 No. 6, 2009, 752-765.
- Juyal ,Som. Aditya , Singh. M. P(2009),Role of females in family buying decision-making—a study among females in uttrakhand: The Journal of Business Perspective, Vol.13 • No. 4, 15-23.
- Ki Lee.Yong, Y Kim .Sally, Chung .Namho, Ahn .Kwanghoon, Lee .Jong-Won (2016) . When social media met commerce: a model of perceived customer value in group buying: Journal of Services Marketing, 398-410.
- 8. Kennedy F.B.(2015), The effect of personality on impulsive and compulsive buying behavior: 5th International Symposium .
- Langner. Sascha, Hennigs. Nadine and Wiedmann. Klaus-Peter(2013), Social persuasion: targeting social identities through social influencers: Journal of Consumer Marketing, Volume 30
 Number 1, 31–49.

- 216 Inspira- Journal of Modern Management & Entrepreneurship (JMME), Volume 12, No. 01, Jan.-March. 2022
- 10. Marcus Garvey Orji1, Bello Sabo1, Muktar Y. Abubakar1, Abubakar D. Usman2(2017), Impact of Personality Factors on Consumer Buying Behaviour Towards Textile Materials in South Eastern Nigeria : International Journal of Business and Economics Research.
- 11. Monika. Fayez, Ashraf .Labib (2016), Investigating the effect of the "big five" personality dimensions on compulsive buying behavior of Egyptian consumers: Journal of Business and Retail Management Research (JBRMR), Vol. 10 Issue 3.
- 12. Pentina .Iryna, Prybutok .Victor R, Zhang .Xiaoni(2008), The role of virtual communities as shopping reference groups :Journal of Electronic Commerce Research, VOL 9, NO 2, 114-136.
- 13. Philip Thomas Udo-Imeh1(2015) ,Influence of Personality on the Buying Behaviour of Undergraduate Students in Universities in Cross River State, Nigeria :International Journal of Marketing Studies, Vol. 7, No. 4.
- 14. Reza .Syed Asghar , Valeecha .Suman (2013),Influence of Social Reference Groups on Automobile Buying Decision Research on Young Executives, World Review of Business Research, Vol. 3. No. 4., 197 210.
- 15. Stoddard. James E, Fern .Edward F (2002). Buying group choice: The effect of individual group member's prior decision frame, Vol.19(1), 59-90.
- 16. Sagini Thomas Mathai1, Dr. R. Haridas2(2014), Personality its impact on impulse buying behaviour among the retail customers in Kochin city: IOSR Journal of Business and Management (IOSR-JBM), Volume 16, Issue 4. Ver. IV, 48-55.
- 17. Salvi. Prof. Priti D, Prajapati .Prof. Kalpesh B(2015), Exploring the factors influencing the choice of young generation while buying cars: a factor analysis approach: Indian Journal of Commerce & Management Studies ,Volume VI Issue 2, 41-44.
- 18. Sandip Sarker1, Tarun Kanti Bose1, Mollika Palit2, Md. Enamul Haque (2013),Influence of personality in buying consumer goods-a comparative study between neo-Freudian theories and trait theory based on Khulna region:International Journal of Business and Economics Research 2013,2(3), 41-58.
- 19. Shah Alam .Sye, Mohd. Rohani and Hisham .Badrul(2011), Is religiosity an important determinant on Muslim consumer behaviour in Malaysia:Journal of Islamic Marketing, Vol. 2 No. 1, 83-96.
- 20. Singh .Rashmi, Nayak .J.K (2014), Peer Interaction and Its Influence on Family Purchase Decision: A Study among Indian Teenagers ,Vision, 18, 81-90.
- 21. Stenroos.Leena Aarikka, Makkonen .Hannu Sakari(2014), 'Industrial buyers' use of references, word-of-mouth and reputation in complex buying situation, Vol 29 · Number 4 ,344-352.
- 22. Tseng .Shu-Mei, Lee. Meng-Chieh(2016), A study on information disclosure, trust, reducing search cost, and online group-buying intention :Journal of Enterprise Information Management, Vol. 29 No. 6, 903-918.

♦□♦